Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 1 of 47

·	SOUII JUANA		United No			ruptcy of Illino		t			Voluntai	ry Petition
Name of De Coull-Pa			er Last, First	, Middle):			Nam	e of Joint Do	ebtor (Spouse	e) (Last, First	t, Middle):	
All Other Na (include mar				8 years					used by the a maiden, and		in the last 8 years	
(if more than o	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-9236					four digits o		r Individual-	Taxpayer I.D. (ITIN	No./Complete EIN		
Street Address of Debtor (No. and Street, City, and State):  5400 Walnut Ave #205  Downers Grove, IL  ZIP Code					et Address of	f Joint Debtor	r (No. and St	treet, City, and State)	: ZIP Code			
						60515						Zii Code
County of Ro Dupage	esidence or	of the Princ	cipal Place o	f Business	s:		Cour	ity of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Add	ress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mail	ing Address	of Joint Debt	tor (if differe	ent from street address	ss):
					Г	ZIP Code	:					ZIP Code
Location of I (if different f	Principal A from street	ssets of Bus address abo	siness Debtor	r	-		•					
☐ Corporat	(Form of O (Check al (includes bit D on pa ion (include	ge 2 of this es LLC and	form. LLP)	Sing in 1 Rail Stoo	(Check Ith Care Bu gle Asset Ro 1 U.S.C. § Iroad Ekbroker Inmodity Br aring Bank	eal Estate as 101 (51B)		Chapt Chapt Chapt Chapt Chapt	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi □ C of □ C	ptcy Code Under Wiled (Check one box hapter 15 Petition for f a Foreign Main Pro hapter 15 Petition for f a Foreign Nonmain	r Recognition occeding r Recognition
Other (If check this	debtor is not box and stat	one of the al e type of enti	bove entities, tty below.)	und	Tax-Exe (Check box otor is a tax- er Title 26	empt Entity c, if applicable exempt orgof the Uniternal Revenu	e) ganization d States	defined "incuri	are primarily co d in 11 U.S.C. a red by an indiv onal, family, or	(Checonsumer debts, § 101(8) as idual primarily	bı y for	ebts are primarily siness debts.
is unable    Filing Fe	te to be paid gned applicate to pay fee the waiver re	hed  I in installmation for the except in inquested (ap	e court's constallments. I	able to ind sideration Rule 1006 hapter 7 in	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's a to insider k all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent I ) are less that  with this petition were solicity	s defined in 11 U.S.0 or as defined in 11 U liquidated debts (exc n \$2,190,000.	J.S.C. § 101(51D). luding debts owed one or more
Debtor es	stimates tha	it funds will	l be available	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS FOR COU	RT USE ONLY
Estimated No.	umber of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	500,000,001 to \$1 billion	More than \$1 billion			
Estimated Li  \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500	500,000,001 to \$1 billion				

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main

Document Page 2 of 47

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Coull-Parenty, Erika (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Terrance S. Leeders **December 23, 2008** Signature of Attorney for Debtor(s) (Date) Terrance S. Leeders 6244638 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 47 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Erika Coull-Parenty

Signature of Debtor Erika Coull-Parenty

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**December 23, 2008** 

Date

#### Signature of Attorney\*

#### X /s/ Terrance S. Leeders

Signature of Attorney for Debtor(s)

#### Terrance S. Leeders 6244638

Printed Name of Attorney for Debtor(s)

#### Leeders & Associates, Ltd.

Firm Name

20 E. Jackson Blvd. Suite 850 Chicago, IL 60604

Address

#### 312-427-7400 Fax: 312-427-0620

Telephone Number

# **December 23, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Coull-Parenty, Erika

٦	•				4				
۱	1	o	n	я	t	п	r	es	

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- $\square$  I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Entered 12/23/08 13:46:10 Desc Main Case 08-35071 Doc 1 Filed 12/23/08 Page 4 of 47 Document

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Erika Coull-Parenty		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH **CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 5 of 47

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. $\S$ 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // // Erika Coull-Parenty  Erika Coull-Parenty
Date: <u>December 23, 2008</u>

or

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 6 of 47

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Erika Coull-Parenty		Case No		
_		Debtor ,			
			Chapter	7	
			<u> </u>		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	20,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		24,287.56	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		113,768.98	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,539.24
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,538.00
Total Number of Sheets of ALL Schedu	ıles	21			
	To	otal Assets	20,550.00		
			Total Liabilities	138,056.54	

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 7 of 47

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Erika Coull-Parenty		Case No.	
,	· · · · · · · · · · · · · · · · · · ·	Debtor	,	
			Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	87,375.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	87,375.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,539.24
Average Expenses (from Schedule J, Line 18)	2,538.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,821.49

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		8,737.56
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		113,768.98
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		122,506.54

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 8 of 47

B6A (Official Form 6A) (12/07)

In re	Erika Coull-Parenty	Case No.	
-	Linka dodn'i archty	Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 9 of 47

B6B (Official Form 6B) (12/07)

In re	Erika Coull-Parenty		Case No.	
•		Debtor	,	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	accounts, certificates of deposit, or		Checking account with National City Debtor owes National City fees	-	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with National City Debtor owes National City fees for a second National City checking account and, thus, is not entitled to the balance in this account: \$139.00	-	0.00
			Checking account with Bank of America	-	1,200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit w/ landlord, no current value to debtor: \$ 900	-	0.00
	iandiorus, and others.		Security deposit w/ ComEd, no current value to debtor: \$ 100	-	0.00
4.	Household goods and furnishings, including audio, video, and		Miscellaneous Household Goods	-	1,000.00
	computer equipment.		Miscellaneous Household Good, lien held by Great American Finance	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, cd's, videos	-	1,000.00
6.	Wearing apparel.		Clothing	-	1,000.00
7.	Furs and jewelry.		Miscellaneous costume jewelry	-	800.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance, no cash surrender value	-	0.00
			(Tota)	Sub-Tota of this page)	al > 6,000.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Page 10 of 47 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Erika Coull-Parenty	Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debto including tax refunds. Give particular	r <b>X</b> rs.			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Sub-Tota	al > <b>0.00</b>

Sub-Total > (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Page 11 of 47 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Erika Coull-Parenty	Case No.
	· ·	<b>,</b>

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Δ	utomobile, 2007 Kia Rondo, 4k miles	-	14,550.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	Т	wo cats	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > <b>14,550.00</b>
				(Total of this page) Tot	al > <b>20,550.00</b>
	et <b>2</b> of <b>2</b> continuation sheets a	ttache	d	(D	

to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 12 of 47

**B6C** (Official Form 6C) (12/07)

In re	Erika Coull-Parenty		Case No.	
		P. 1.	<del>_</del> ,	

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	\$136,875.	laims a homestead exemption that exceeds		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
	4 (D '4			

Description of Property	Each Exemption	Exemption	Deducting Exemption
Checking, Savings, or Other Financial Accounts, Co	ertificates of Deposit		
Checking account with Bank of America	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Household Goods and Furnishings Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, cd's, videos	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	100%	1,000.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	800.00	800.00
Automobiles, Trucks, Trailers, and Other Vehicles Automobile, 2007 Kia Rondo, 4k miles	735 ILCS 5/12-1001(c)	2,400.00	14,550.00

Total: 7,400.00 19,550.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Page 13 of 47 Document

B6D (Official Form 6D) (12/07)

In re	Erika Coull-Parenty		Case No.	
		, Debtor		

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	HW	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	LIQUID	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 441304367  Americredit Po Box 183853 Arlington, TX 76096		-	Opened 2/01/08 Last Active 8/07/08  Purchase Money Security  Automobile, 2007 Kia Rondo, 4k miles	T	A T E D			
			Value \$ 14,550.00				22,112.56	7,562.56
Account No. 95717694		T	Opened 6/01/04 Last Active 5/12/08				·	·
Great American Finance 205 W Wacker Dr Chicago, IL 60606		-	Purchase Money Security  Miscellaneous Household Good, lien held by Great American Finance					
			Value \$ 1,000.00				2,175.00	1,175.00
Account No.			Value \$					
Account No.		T						
			Value \$					
			Value \$	Sub	tota	Ц		
o continuation sheets attached			(Total of				24,287.56	8,737.56
			(Report on Summary of S	7	Γota	.1	24,287.56	8,737.56

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Page 14 of 47 Document

B6E (Official Form 6E) (12/07)

•			
In re	Erika Coull-Parenty	Case No.	
-	<del>-</del>	Debtor ,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated

continuation sheets attached

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 15 of 47

B6F (Official Form 6F) (12/07)

In re	Erika Coull-Parenty	Case No.	
		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	C O D E B T	Hu	sband, Wife, Joint, or Community	CON	UNLLQU.	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	E B T O R	C M		T I N G E N T			AMOUNT OF CLAIM
Account No. 7094890, 7090578, 7106958,  Adventist PO Box 9247 Oak Brook, IL 60522-9247		-	2008 Medical Bills also H7106958-001, H7094890-001		D A T E D	1	1,987.00
Account No. 2022401,  Advocate Illinois Masonic Medical 22393 Network Pl. Chicago, IL 60673		-	2008 Medical Bills				1,007100
Account No. <b>128394</b>	_		2008 Medical Bills				117.00
Aetna Special Pharmacy 503 Sunport Ln Orlando, FL 32809		-					40.00
Account No. 8804408584  AMCA 2269 Sawmill River Rd. Building 3 Elmsford, NY 10523		-	2008 Collection on account				101.00
_8 continuation sheets attached		1	(Total o	Sub f this			2,245.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 16 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty		Case No.	
-		Debtor	,	

CDEDITORIC MAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDA	I SPUTED	AMOUNT OF CLAIM
Account No. 92830285881			2007	]⊤	A T E D		
American Medical Collection Agency 2269 S. Saw Mill River Rd. Bldg 3 Elmsford, NY 10523		-	Collection for Quest Diagnostics, Inc.		D		120.00
	-		0000	+		_	
Account No. 1092  Americash Loans 1590 N. Rand Rd #G Palatine, IL 60067		-	2008 Collection on account				
							1,100.00
Account No. 3559820214  Argent Healthcare 600 State Street P.O. Box 667 La Porte, IN 46350		_	2008 Notice Only				0.00
Account No. 5181870004823825  Aspen/fb&t Po Box 105555 Atlanta, GA 30348		-	Opened 10/11/06 Last Active 4/23/08 CreditCard				1,370.00
Account No. 15400967129  Behavioral Science Book Service PO Box 2929 Delran, NJ 08370		-	2008 Collection on account				344.00
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			2,934.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 17 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty	Case No	
_		Debtor	

Account No. 4239801020414625  Ccs/first National Ban 500 E 60th St N Sioux Falls, SD 57104  Account No. 4885  Certified Services Inc Po Box 177 Waukegan, IL 60079  Account No. 693173977949  Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523  Account No. 8021-0001475856  Dupage Pathology Associates 520 E 22nd Street Lombard, IL 60148  Description of the street in the street of the stre		1 -			-		_		
Ccs/first National Ban   500 E 60th St N   Sioux Falls, SD 57104	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Cos/first National Ban	Account No. 4239801020414625	]			Т	E			
Certified Services Inc Po Box 177 Waukegan, IL 60079  1,635.  Account No. 693173977949  Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523  Account No. 8021-0001475856  Dupage Pathology Associates 520 E 22nd Street Lombard, IL 60148  Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523  2008 Medical Bills  Account No. 3528792  Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523  2008 Medical Bills  12.  Account No. 3528792  CollectionAttorney Bannockburn Radiology Center  1,635.  CollectionAttorney Suburban Radiologists S.C.  CollectionAttorney Suburban Radiologists S.C.  2008 Medical Bills  12.  Account No. 3528792  CollectionAttorney Intensive Care Services Of Nw  12.	500 E 60th St N		-	CreditCard		ם		456.00	
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523  Account No. 8021-0001475856  Dupage Pathology Associates 520 E 22nd Street Lombard, IL 60148  Dopendon Collection Attorney Suburban Radiologists S.C.  2008 Medical Bills  Dependon Collection Attorney Suburban Radiologists S.C.  2008 Medical Bills  12.  Account No. 3528792  Collection Attorney Suburban Radiologists S.C.  2008 Medical Bills  Collection Attorney Intensive Care Services Of Nw  12.	Certified Services Inc Po Box 177	-	-	CollectionAttorney Bannockburn Radiology				1,635.00	
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523  Account No. 8021-0001475856  Dupage Pathology Associates 520 E 22nd Street Lombard, IL 60148  Dopendon Collection Attorney Suburban Radiologists S.C.  2008 Medical Bills  Dependon Collection Attorney Suburban Radiologists S.C.  2008 Medical Bills  12.  Account No. 3528792  Collection Attorney Suburban Radiologists S.C.  2008 Medical Bills  Collection Attorney Intensive Care Services Of Nw  12.	Account No. 693173977949	┨		Opened 2/01/08	Н		Н	,,,,,,,	
Dupage Pathology Associates 520 E 22nd Street Lombard, IL 60148  - Account No. 3528792  E-recovery Solutions 1650 Cambria St Ne  Medical Bills  - Opened 10/01/05 CollectionAttorney Intensive Care Services Of Nw	Dependon Collection Se Attn: Bankruptcy Po Box 4833		-					130.00	
Account No. 3528792  Opened 10/01/05 CollectionAttorney Intensive Care Services Of Nw  1650 Cambria St Ne  Opened 10/01/05 CollectionAttorney Intensive Care Services Of Nw	Dupage Pathology Associates 520 E 22nd Street	-	-					12.00	
170.	E-recovery Solutions 1650 Cambria St Ne	<b>-</b>	-	CollectionAttorney Intensive Care Services Of				170.00	
Sheet no. 2 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Subtotal (Total of this page)								2,403.00	

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 18 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty	Case No.	
_		Debtor	

CDEDITODIC NAME	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N		ISPUTED	AMOUNT OF CLAIM
Account No. <b>351745</b>			2008	Т	ΙE		
Emergency Healthcare Phys PO Box 366 Hinsdale, IL 60522		-	Medical Bills		D		73.00
Account No. <b>3559820</b> , <b>3528631</b>	╁		Opened 1/01/07	+	╁		
Firstsource Hc Advanta 1900 W Severs Rd La Porte, IN 46350		-	CollectionAttorney Northwest Community Hospital				2,278.00
Account No. <b>601918037561</b>	t		Opened 7/01/06 Last Active 6/30/08	+	t	H	
Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076	x	-	ChargeAccount				1,502.00
Account No. 10000547944000008	t		Opened 5/01/03	+	$\vdash$		
Great Lakes Cr Un 2525 Green Bay Rd North Chicago, IL 60064		-	Collection on account				93.00
Account No. <b>4157977A</b>	╁		2007	+		$\vdash$	
Harris 600 W Jackson Blvd Ste 4 Chicago, IL 60661		-	Med1 02 Advocate Lutheran General				357.00
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of	_	_		Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total o				4,303.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 19 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty	Case No	
_		Debtor	

<u> </u>		الله الله	shand Wife Joint or Community	10	111	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ĮĮ	Hu:	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LLQUL	U T F	AMOUNT OF CLAIM
Account No. 15804756	К		2008 Medical Bills	- N T	D A T E D	ט	
HLG Anes Assoc. Dept 4402 Carol Stream, IL 60122-0001			Medicai Bilis				452.00
Account No. xxx-xx-9236			2008				153.00
ISAC 1755 Lake Cook Rd Deerfield, IL 60015-5209		•	Notice Only				
Account No. JVDB8598	Н		2007	+			0.00
Jvdb Asc P O Box 5718 Elgin, IL 60121		-	05 Great American Finance Corp				1,476.00
Account No. <b>7735678</b> , <b>8029925</b>	Н		Opened 5/01/06	+			1,470.00
Kca Financial Svcs Po Box 53 Geneva, IL 60134			CollectionAttorney Northwest Radiology Assoc				
							1,474.00
Account No. 340-72-9236  Lynn Ganz 345 E. Ohio St. Apt. 2904 Chicago, IL 60611			2008 Personal Loan				975.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			4,078.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 20 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty	Case No.	
_		Debtor	

	_				_			
	T O	Hu:	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.		CONTING	UZLLQUL	DISPUTED	AMOUNT OF CLAIM
(See instructions above.) Account No. <b>6473986</b>	R	_	2008 Collection for Adventist		N G E N T	DATED	D	
Malcom S. Gerald & Associates 332 S. Michigan #514 Chicago, IL 60604		-	Notice Only					
Account No. <b>1758969</b>			Opened 9/01/05					0.00
Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607		-	CollectionAttorney Northwest Gastroenterologists					
								740.00
Account No. 0015876967  Merchants Credit Guide 223 W. Jackson Chicago, IL 60606		-	2008 Notice Only					0.00
Account No. 1010327788  National City Bank Regional Operations Center 400 W. Fourth St. Royal Oak, MI 48067-2557		-	9/2008 Nonsufficient funds					998 00
Account No. PA47919022  National City Bank Loss Prevention R-J2S-57 400 W. Fourth St. Royal Oak, MI 48067-2557		-	2008 Nonsufficient funds Debtor was the victim of fraud.					998.00 3,670.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tot	S al of th		tota pag		5,408.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 21 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty		Case No.	
-		Debtor	,	

Account No. 1068179		Lo	11	ahand Wife Isiat or Community	16	1	L	1
National Credit System   Attr. Bankruptcy   Po Box 312125   Atlanta, GA 31131	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	CONSIDERATION FOR CLAIM. IF CLAIM		Q U I	DISPUTED	AMOUNT OF CLAIM
National Credit System Attr.: Bankruptcy Po Box 312125 Atlanta, GA 31131    Opened 9/01/04 Last Active 10/15/04   Collection on account also 5046480692	Account No. 1068179				Т	E		
Collection on account also 5046480692   -	Attn: Bankruptcy Po Box 312125		-	CollectionAttorney Countryside / Allianc				558.00
Nco Financial Systems   507 Prudential Rd   Horsham, PA 19044	Account No. 635419368, 15876967			l -		T		
Account No. 3559820214  Northwest Community Hospital 800 W. Central Road Arlington Heights, IL 60005-2392  Account No. 847786833  Penn Credit 220 Hickory St. Warren, PA 16365  Account No. 4057310010065354  Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108  Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 2637 00	507 Prudential Rd		_					
Northwest Community Hospital 800 W. Central Road Arlington Heights, IL 60005-2392								417.00
Notice Only	Northwest Community Hospital 800 W. Central Road		_					1,390.00
Penn Credit 220 Hickory St. Warren, PA 16365  -	Account No. <b>847786833</b>							
Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108  Sheet no. 6 of 8 sheets attached to Schedule of  Subtotal	220 Hickory St.		-	Notice Only				0.00
Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108  Sheet no. 6 of 8 sheets attached to Schedule of  Subtotal	Account No. <b>4057310010065354</b>	$\vdash$			+	T	$\vdash$	
1 2 637 00	5109 S Broadband Ln		_	CreditCard				272.00
	Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total a				2,637.00

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 22 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty	Case No	
_		Debtor	

AND ACCOUNT NUMBER (See instructions above.)  Account No. 01778018901  Publishers Clearing House PO Box 4002936 Des Moines, IA 50340-2936  Account No. multiple Accounts  Quest Diagnostics 1355 Mitel Bivd. Wooddale, IL  Account No. 0627925800  Reader's Digest Credit & Collections Dept. PO, Box 25840 Lehigh Valley, PA 18002  Account No. 95766140561000920060421  Sallie Mae Attn: Claims Dept PO Box 9500 Wilkes Barre, PA 18773  State Collection Servi Attn: Bankruptcy PO Box 6250 Madison, Wi 53716  Account No. 7 of 8 sheets attached to Schedule of Subboral  CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO				I I Wife Live O	1.	1	_	1
Publishers Clearing House PO Box 4002936  Des Moines, IA 50340-2936  Account No. multiple Accounts  Quest Diagnostics 1355 Mitel Blvd. Wooddale, IL  Account No. 0627925800  Reader's Digest Credit & Collections Dept. P.O. Box 25840 Lehigh Valley, PA 18002  Sallie Mae Attn: Claims Dept PO Box 4002936  Account No. 9715341, 8534170  State Collection Servi Attn: Bankruptcy PO Box 6250 Madison, WI 53716  Sheet no. 7 of 8 sheets attached to Schedule of Shedule of State Collection  127.0  127.0  127.0  127.0  127.0  1208  Medical Bills 5041559052, 5129336705, 5091996310, 4717450701  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  1	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	Q U I	DISPUTED	AMOUNT OF CLAIM
Publishers Clearing House PO Box 4002936  Des Moines, IA 50340-2936  Account No. multiple Accounts  Quest Diagnostics 1355 Mitel Blvd. Wooddale, IL  Account No. 0627925800  Reader's Digest Credit & Collections Dept. P. O. Box 25840 Lehigh Valley, PA 18002  Sallie Mae Attn: Claims Dept PO Box 9500 Wilkes Barre, PA 18773  Account No. 9715341, 8534170  State Collection Servi Attn: Bankruptcy PO Box 8250 Madison, WI 53716  Sheet no. 7. of 8 sheets attached to Schedule of Shebule of Subbotal  127.0  127.0  127.0  1208 Medical Bills 5041559052, 5129336705, 5091996310, 4717450701  2008 Subscription  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.0  123.	Account No. 01778018901				T	E		
Account No. multiple Accounts   2008   Medical Bills   5041559052, 5129336705, 5091996310,   4717450701     123.0	PO Box 4002936		-	Collection on account		D		127.00
Medical Bills   5041559052, 5129336705, 5091996310, 4717450701   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123.0   123	Account No. multiple Accounts	┢		2008	+		_	
Account No. 0627925800  Reader's Digest Credit & Collections Dept. P.O. Box 25840 Lehigh Valley, PA 18002  Account No. 95766140561000920060421  Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773  Account No. 9715341, 8534170  State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716  Sheet no. 7 of 8 sheets attached to Schedule of	Quest Diagnostics 1355 Mitel Blvd.		_	Medical Bills 5041559052, 5129336705, 5091996310,				
Subscription   Subs								123.00
Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773  Account No. 9715341, 8534170  State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716  Educational  - 2008 Collection on account  197.0	Reader's Digest Credit & Collections Dept. P.O. Box 25840		-					15.98
Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773  Account No. 9715341, 8534170  State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716  Sheet no. 7 of 8 sheets attached to Schedule of Subtotal	Account No. 95766140561000920060421							
Account No. 9715341, 8534170  State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716  Sheet no. 7 of 8 sheets attached to Schedule of	Attn: Claims Dept Po Box 9500		-	Educational				87,375.00
State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716  Collection on account   197.0	Account No. <b>9715341, 8534170</b>	$\vdash$		2008	+	$\vdash$	$\vdash$	
Sheet no. 7 of 8 sheets attached to Schedule of Subtotal	State Collection Servi Attn: Bankruptcy Po Box 6250		-					197.00
Creditors Holding Unsecured Nonpriority Claims (Total of this page) 87,837.9	Sheet no. 7 of 8 sheets attached to Schedule of							87,837.98

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 23 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Erika Coull-Parenty	Case No	
_		Debtor	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIGUIDATED CONTINGENT CREDITOR'S NAME, **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. **768747703** 2008 **Medical Bills** Suburban Radiologists PO Box 4264 Carol Stream, IL 60197 244.00 Account No. 5259830028070073 Opened 9/12/07 Last Active 2/18/08 CreditCard Tribute/fbofd Pob 105555 Atlanta, GA 30348 767.00 Account No. 23188 2008 **Medical Bills Uropartners** 950 N York Rd Suite 208 Hinsdale, IL 60521 305.00 Account No. 6808 2008 **Medical Bills Western Springs Family Practice** 5600 Wolf Road Western Springs, IL 60558 607.00 Account No. Sheet no. 8 of 8 sheets attached to Schedule of Subtotal 1,923.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 113,768.98

(Report on Summary of Schedules)

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 24 of 47

B6G (Official Form 6G) (12/07)

In re	Erika Coull-Parenty	Case No	
_		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 25 of 47

B6H (Official Form 6H) (12/07)

In re	Erika Coull-Parenty	Case No	
	<u> </u>	,	
		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Joan M. Parenty
7226 Poplar Ln.
Darien, IL 60561

Po Box 103106
Roswell, GA 30076

# Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 26 of 47

**B6I (Official Form 6I) (12/07)** 

In re	Erika Coull-Parenty		Case No.	
		Debtor(s)	='	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SE	POUSE						
Debtor's Martin Status.	RELATIONSHIP(S):	AGE(S):							
Single	None.								
<b>Employment:</b>	DEBTOR	<u> </u>	SPOUSE						
	Arcadia Director								
Name of Employer <b>H</b>	ICK Manor Care								
	year								
	225 Kirdhoff Rd Rolling Meadows, IL 60008								
INCOME: (Estimate of average or pr	rojected monthly income at time case filed)		DEBTOR		SPOUSE				
	commissions (Prorate if not paid monthly)	\$	3,427.54	\$	N/A				
2. Estimate monthly overtime		\$	0.00	\$	N/A				
3. SUBTOTAL		\$	3,427.54	\$	N/A				
4. LESS PAYROLL DEDUCTIONS									
<ul> <li>a. Payroll taxes and social secur</li> </ul>	rity	\$	865.50	\$	N/A				
b. Insurance		\$ _	102.70	\$	N/A				
c. Union dues		\$	0.00	\$	N/A				
d. Other (Specify): chari	•	\$	10.00	\$	N/A				
<u>Lega</u>	l services	\$	10.10	\$	N/A				
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$	988.30	\$	N/A				
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$_	2,439.24	\$	N/A				
7. Regular income from operation of	business or profession or farm (Attach detailed statem	nent) \$	0.00	\$	N/A				
8. Income from real property	•	\$	0.00	\$	N/A				
9. Interest and dividends		\$	0.00	\$	N/A				
<ol> <li>Alimony, maintenance or support dependents listed above</li> </ol>	payments payable to the debtor for the debtor's use o	r that of \$	0.00	\$	N/A				
11. Social security or government ass	istance								
(Specify):		\$	0.00	\$	N/A				
		\$	0.00	\$	N/A				
12. Pension or retirement income		\$	0.00	\$	N/A				
13. Other monthly income	ala Canaultant	¢	100.00	¢	NI/A				
(Specify): Tastefully Sim	DIE CONSUITANT		100.00 0.00	ф —	N/A N/A				
			0.00	Φ	IN/A				
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	100.00	\$	N/A				
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	2,539.24	\$	N/A				
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column totals from line 1:	5)	\$	2,539.2	24				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 27 of 47

B6J (Official Form 6J) (12/07)

In re	Erika Coull-Parenty		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
a. Are real estate taxes included? Yes No _X_	'	_
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	33.00
d. Other See Detailed Expense Attachment	\$	220.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	60.00
c. Health	\$	100.00
d. Auto	\$	83.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	502.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,538.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,539.24
b. Average monthly expenses from Line 18 above	\$	2,538.00
c. Monthly net income (a. minus b.)	\$	1.24

Case 08-35071	Doc 1	Filed 12/23/08 Document	Entered 12/23/ Page 28 of 47	08 13:46:10	Desc Main		
B6J (Official Form 6J) (12/07)			· ·				
In re Erika Coull-Parenty				Case No.			
		I	Debtor(s)				
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment							
<b>Other Utility Expenditures:</b>							
Cable, Internet					\$	140.00	
cell phone					\$	80.00	

220.00

**Total Other Utility Expenditures** 

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 29 of 47

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Erika Coull-Parenty			Case No.				
			Debtor(s)	Chapter	7			
	DECLARATION CO							
	DECLARATION UNDER P	ENALTY (	DF PERJURY BY INDIVI	DUAL DEF	3TOR			
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.								
Date	December 23, 2008	Signature	/s/ Erika Coull-Parenty Erika Coull-Parenty Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Entered 12/23/08 13:46:10 Desc Main Case 08-35071 Doc 1 Filed 12/23/08 Document Page 30 of 47

B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Erika Coull-Parenty		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None П

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$36,145.00</b>	SOURCE Employment income 2006		
\$41,978.00	Employment income 2007		
\$45,282.00	Employment income 2008 YTD		

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$310.00 Pension/Annuity 2007

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
PAYMENTS
AMOUNT PAID
OWING
Americredit
past 90 days, regular
po Box 183853
Arlington, TX 76096

AMOUNT PAID
OWING
\$22,830.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

**TRANSFERS** 

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT PAID

**TRANSFERS** 

AMOUNT STILL OWING

OWING

2

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Leeders & Associates, Ltd 20 E. Jackson Blvd Suite 850 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008

OR DESCRIPTION AND VALUE
OF PROPERTY

\$800

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 33 of 47

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 34 of 47

#### 15. Prior address of debtor

None 

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1904 Pratt Blvd #1A Chicago, IL

NAME USED same

DATES OF OCCUPANCY

5

2006-2008

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 35 of 47

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

**Tastefully Simple** 

340-72-9236

1920 Turning Leaf Lane SW consultant

Alexandria, MN 56308

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 23, 2008	Signature	/s/ Erika Coull-Parenty	
			Erika Coull-Parenty	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 37 of 47

B8 (Form 8) (12/08)

# **United States Bankruptcy Court**Northern District of Illinois

I Eriko	Coull Baranty	1 (Of the H Dis		C N-	
In re <b>Erika</b>	Coull-Parenty	Γ	Debtor(s)	Case No. Chapter	7
		L	cotor(s)	Chapter	<u></u>
	CHAPTER 7 IND	DIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION
	ebts secured by property of erty of the estate. Attach ac			ed for <b>EAC</b> I	I debt which is secured by
Property No.	1				
Creditor's Na Americredit	ame:		Describe Property Se Automobile, 2007 Kia		
Property will  Surren	be (check one): dered	■ Retained			
☐ Redee: ■ Reaffin	e property, I intend to (check a m the property rm the debt Explain		id lien using 11 U.S.C.	§ 522(f)).	
Property is (cl					
■ Claime	ed as Exempt		☐ Not claimed as exe	mpt	
Property No. 2	2				
Creditor's Na Great Americ			Describe Property Se Miscellaneous House Finance	ecuring Debt ehold Good,	: lien held by Great American
Property will  Surren	be (check one): dered	■ Retained			
☐ Redee: ☐ Reaffin	e property, I intend to (check as in the property rm the debt Explain <u><b>Debtor will reaffirr</b></u>		• (for example, avoid	lien using 11	U.S.C. § 522(f)).
Property is (cl	heck one):				
☐ Claime	ed as Exempt		■ Not claimed as exe	mpt	
	sonal property subject to unex	pired leases. (All three	columns of Part B mus	st be complete	ed for each unexpired lease.
Property No.	1				
Lessor's Nam	ne:	Describe Leased Pro		Lease will be	Assumed pursuant to 11

□ YES

□ NO

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 38 of 47

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date December 23, 2008 Signature /s/ Erika Coull-Parenty
Erika Coull-Parenty

Debtor

Case 08-35071 Doc 1 Filed 12/23/08 Entered 12/23/08 13:46:10 Desc Main Document Page 39 of 47
United States Bankruptcy Court
Northern District of Illinois

In re	Erika Coull-Parenty		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS.	ATION OF ATTO	RNEY FOR DE	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or	of the petition in bankruptc	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	800.00
	Prior to the filing of this statement I have received		\$	800.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensa	ation with any other person	unless they are mem	bers and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
	In return for the above-disclosed fee, I have agreed to render a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors a d. [Other provisions as needed]  Exemption planning;	g advice to the debtor in det ent of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;
6.	By agreement with the debtor(s), the above-disclosed fee doc Representation of chapter 7 debtors for any a. Dischargeability actions /adversary actio b. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 5 e. Preparation of reaffirmation agreements f. Secured debt redemption motions.	y of the following: ns; 22(f)(2)(A) on househol	ld goods;	
	C	CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement of the complete statement	reement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	d: December 23, 2008	/s/ Terrance S. Le	eeders	
		Terrance S. Leed	lers 6244638	
		Leeders & Assoc 20 E. Jackson Bl	•	
		Suite 850	·u.	
		Chicago, IL 6060		
l		312-427-7400 Fa	ix: 312-427-0620	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Terrance S. Leeders

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

20 E. Jackson Blvd. Suite 850 Chicago, IL 60604 312-427-7400			
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice	e.	
Erika Coull-Parenty	X /s/ Erika	Coull-Parenty	December 23, 2008
Printed Name(s) of Debtor(s)	Signature	of Debtor	Date
Case No. (if known)	X		
	Signature	of Joint Debtor (if any)	Date

Terrance S. Leeders 6244638

Printed Name of Attorney

Address:

December 23, 2008

Date

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Erika Coull-Parenty	C	ase No.	
		Debtor(s)	hapter <b>7</b>	
	VI	ERIFICATION OF CREDITOR MATRIX	<b>X</b>	
		Number of Credito	rs:	46
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of creditors is tr	ue and correct to tl	ne best of my
Date:	December 23, 2008	/s/ Erika Coull-Parenty Erika Coull-Parenty Signature of Debtor		

Adventist PO Box 9247 Oak Brook, IL 60522-9247

Advocate Illinois Masonic Medical 22393 Network Pl. Chicago, IL 60673

Aetna Special Pharmacy 503 Sunport Ln Orlando, FL 32809

AMCA 2269 Sawmill River Rd. Building 3 Elmsford, NY 10523

American Medical Collection Agency 2269 S. Saw Mill River Rd. Bldg 3 Elmsford, NY 10523

Americash Loans 1590 N. Rand Rd #G Palatine, IL 60067

Americredit Po Box 183853 Arlington, TX 76096

Argent Healthcare 600 State Street P.O. Box 667 La Porte, IN 46350

Aspen/fb&t Po Box 105555 Atlanta, GA 30348

Behavioral Science Book Service PO Box 2929 Delran, NJ 08370

Ccs/first National Ban 500 E 60th St N Sioux Falls, SD 57104 Certified Services Inc Po Box 177 Waukegan, IL 60079

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Dupage Pathology Associates 520 E 22nd Street Lombard, IL 60148

E-recovery Solutions 1650 Cambria St Ne Christiansburg, VA 24073

Emergency Healthcare Phys PO Box 366 Hinsdale, IL 60522

Firstsource Hc Advanta 1900 W Severs Rd La Porte, IN 46350

Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076

Great American Finance 205 W Wacker Dr Chicago, IL 60606

Great Lakes Cr Un 2525 Green Bay Rd North Chicago, IL 60064

Harris 600 W Jackson Blvd Ste 4 Chicago, IL 60661

HLG Anes Assoc. Dept 4402 Carol Stream, IL 60122-0001 ISAC 1755 Lake Cook Rd Deerfield, IL 60015-5209

Joan M. Parenty 7226 Poplar Ln. Darien, IL 60561

Jvdb Asc P O Box 5718 Elgin, IL 60121

Kca Financial Svcs Po Box 53 Geneva, IL 60134

Lynn Ganz 345 E. Ohio St. Apt. 2904 Chicago, IL 60611

Malcom S. Gerald & Associates 332 S. Michigan #514 Chicago, IL 60604

Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

Merchants Credit Guide 223 W. Jackson Chicago, IL 60606

National City Bank Regional Operations Center 400 W. Fourth St. Royal Oak, MI 48067-2557

National City Bank Loss Prevention R-J2S-57 400 W. Fourth St. Royal Oak, MI 48067-2557 National Credit System Attn: Bankruptcy Po Box 312125 Atlanta, GA 31131

Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Northwest Community Hospital 800 W. Central Road Arlington Heights, IL 60005-2392

Penn Credit 220 Hickory St. Warren, PA 16365

Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108

Publishers Clearing House PO Box 4002936 Des Moines, IA 50340-2936

Quest Diagnostics 1355 Mitel Blvd. Wooddale, IL

Reader's Digest Credit & Collections Dept. P.O. Box 25840 Lehigh Valley, PA 18002

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716 Suburban Radiologists PO Box 4264 Carol Stream, IL 60197

Tribute/fbofd Pob 105555 Atlanta, GA 30348

Uropartners 950 N York Rd Suite 208 Hinsdale, IL 60521

Western Springs Family Practice 5600 Wolf Road Western Springs, IL 60558